



PTO/SB/21 (08-00)
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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

TRANSMITTAL FORM		Application Number	09/411,683
		Filing Date	Oct 4, 1999
		First Named Inventor	Fraser <i>Corres. and Mail</i>
		Group Art Unit	3629 <i>BOX AF</i>
		Examiner Name	Dixon, T.
Total Number of Pages in This Submission	10	Attorney Docket Number	108.1001.02

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input checked="" type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard
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Remarks		

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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Steven A. Swernofsky	Reg. no. 33,040
Signature	<i>SA Swernofsky</i>	
Date	03/14/2003	

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Type or printed name	<i>Steven A. Swernofsky</i>	Date	<i>3-14-2003</i>
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Response Under 37 CFR 1.116--Expedited
Procedure-Examining Group 3629

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Stephen K FRASER et al.

Serial No.: 09/411,683

Filed: Oct. 4, 1999

For: Interactive Mortgage and
Loan Information and Real-
Time Trading System

Art Unit: 3629

Examiner: Thomas A DIXON

Tel: (703) 305-4645

Office Action Mailed:

Jan. 14, 2003

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Honorable Assistant Commissioner
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Washington, D.C. 20231

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RESPONSE TO FINAL OFFICE ACTION

Dear Assistant Commissioner:

This paper is responsive to the final Office Action dated as shown above.

Applicants conditionally request an extension of time in the event that one is required for this paper. In accordance with 37 CFR § 1.136(a)(3), authorization is hereby granted to charge all required extension of time fees under 37 CFR § 1.17 to Deposit Account No. 50-0365.